

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Richard A. Foster, : Bankruptcy No.: 22-21999-JAD  
Leanne M. Foster, :  
Debtors. : Chapter 13

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Richard A. Foster, :  
Leanne M. Foster, : Related to ECF No. 56  
Movants, :  
v. : Related to Claim No.: 32  
Ronda J Winnecur, :  
Chapter 13 Trustee :  
:

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: \_\_\_\_\_
- a motion to lift stay  
as to creditor \_\_\_\_\_
- Other: Notice of Mortgage Payment Changes filed by U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust, at claim number 32.

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

- Chapter 13 Plan
- Amended Chapter 13 Plan dated March 28, 2023

is modified as follows:

- Debtor(s) Plan payments shall be changed from **\$ 5,297.00** to **\$5,365.00** per month, effective January 1, 2024;
- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.  
\_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: This order incorporates and implements all Notice of Payment changes filed to date at claim number 32.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

SO ORDERED this 21st day of December, 2023.



JEFFREY A. DELLER jah  
United States Bankruptcy Judge

Stipulated by:

/s/ Brian C. Thompson, Esquire  
Brian C. Thompson  
PA ID: 91197  
Thompson Law Group, P.C.  
125 Warrendale-Bayne Road, Suite 200  
Warrendale, PA 15086  
(724) 799-8404 Telephone  
(724) 799-8409 Facsimile  
[bthompson@thompsonattorney.com](mailto:bthompson@thompsonattorney.com)

FILED  
12/21/23 12:32 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/James C. Warmbrodt, Esquire  
James C. Warmbrodt  
PA ID: 42524  
Attorney for Chapter 13 Trustee  
U.S. Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[jwarmbrodt@chapter13trusteewdpa.com](mailto:jwarmbrodt@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
Richard A. Foster  
Leanne M. Foster  
Debtors

Case No. 22-21999-JAD  
Chapter 13

District/off: 0315-2  
Date Rcvd: Dec 21, 2023

User: auto  
Form ID: pdf900

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Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Richard A. Foster, Leanne M. Foster, 315 E. Hazelcroft Avenue, New Castle, PA 16105-2177
cr	+ Lakeview Loan Servicing, LLC enote vesting-- Natio, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15524035	+ Elizur, 9800A McKnight Road, Pittsburgh, PA 15237-6032
15524042	+ Health Care Solutions, PO Box 690397, Orlando, FL 32869-0397
15524058	+ U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: RVSVBCBNOTICE1@state.pa.us	Dec 22 2023 00:11:00	Commonwealth of Pennsylvania Department of Revenue, Dept. 280946, P.O. Box 280946, ATTN:BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2023 00:13:14	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:11:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: rmscidi@recoverycorp.com	Dec 22 2023 00:24:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Dec 22 2023 00:05:09	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue Suite 160, Garden City, NY 11530-1631
15524017	+ Email/Text: melindaf@aasdebtrecoveryinc.com	Dec 22 2023 00:10:00	Aas Debt Rec, Pob 129, Monroeville, PA 15146-0129
15524018	+ Email/Text: bankruptcy@rentacenter.com	Dec 22 2023 00:11:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15524019	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2023 00:10:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15524031	Email/Text: cfcbbackoffice@confinco.com	Dec 22 2023 00:10:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
15527733	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 00:13:08	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15524020	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:04	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15524021	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:12	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

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15549125	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:13:11	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15524022	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:13:06	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15524023	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:12	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15524024	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:21	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15524026	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:12:37	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15553550	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:21	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15524027	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:12:36	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15524028	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	Comenity Bank/Bealls Florida, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15524029	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15524030	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	ComenityBank/Venus, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15524032	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 22 2023 00:09:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
15524045	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:13:10	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15524033	+ Email/Text: electronicbkydocs@nelnet.net	Dec 22 2023 00:11:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15524034	+ Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15563397	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2023 00:11:00	ECMC, PO Box 16408, St Paul, MN 55116-0408
15528987	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 22 2023 00:24:04	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
15524036	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 22 2023 00:24:05	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
15524037	Email/Text: BNSFN@capitalsvcs.com	Dec 22 2023 00:10:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15524039	Email/Text: bk@freedomfinancialnetwork.com	Dec 22 2023 00:09:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
15545784	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 00:12:31	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15524038	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 22 2023 00:13:43	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15524040	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 22 2023 00:24:05	Fst Premier, Attn: Bk department, Po Box 5524, Sioux Falls, SD 57117-5524
15524041	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Dec 22 2023 00:11:00	Genesis Financial, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
15524043	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 22 2023 00:10:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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15555350	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15524025	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:24:12	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15524044	+ Email/Text: PBNCNotifications@perituservices.com	Dec 22 2023 00:10:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15525903	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:13:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15525423	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:13:09	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15555616	+ Email/Text: nsm_bk_notices@mrc cooper.com	Dec 22 2023 00:10:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage, LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
15524046	+ Email/Text: bankruptcy@sccompanies.com	Dec 22 2023 00:11:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15524047	+ Email/Text: nsm_bk_notices@mrc cooper.com	Dec 22 2023 00:10:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15524048	+ Email/Text: electronicbkydocs@nelnet.net	Dec 22 2023 00:11:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15524049	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 00:12:36	Oollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
15555169	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2023 00:11:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15553486	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 00:11:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15553487	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 00:11:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15555620	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 00:11:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15524050	Email/Text: bknotices@snsccom	Dec 22 2023 00:11:00	SN Servicing Corporation, 323 5th Street, Eureka, CA 95501
15524051	Email/Text: heather.morgan@ssmhealth.com	Dec 22 2023 00:10:00	SSM Health, PO Box 411997, Saint Louis, MO 63141
15524052	Email/Text: amieg@stcol.com	Dec 22 2023 00:10:00	State Collection Service, Inc., 2509 S. Stoughton Rd., Madison, WI 53716
15524053	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:35	Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15524418	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15524054	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:45	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15524055	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:42	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15524056	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:12:36	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15553434	+ Email/Text: bncmail@w-legal.com	Dec 22 2023 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15524057	+ Email/Text: bncmail@w-legal.com		

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1555297	^ MEBN	Dec 22 2023 00:10:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15524059	Email/Text: bknotice@upgrade.com	Dec 22 2023 00:03:31	U.S. Bank Trust National Association, as Trustee of Dwelling Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
1555240	Email/Text: BNCnotices@dcmservices.com	Dec 22 2023 00:09:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15524060	^ MEBN	Dec 22 2023 00:10:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15555239	Email/Text: BNCnotices@dcmservices.com	Dec 22 2023 00:05:04	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15524063	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 22 2023 00:11:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15528006	+ Email/Text: electronicbkdocs@nelnet.net	Dec 22 2023 00:11:00	US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
15524061	+ Email/Text: LCI@upstart.com	Dec 22 2023 00:10:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15524062	+ Email/Text: LCI@upstart.com	Dec 22 2023 00:10:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15527503	^ MEBN	Dec 22 2023 00:05:23	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15553478	Email/PDF: ebn_ais@aisinfo.com	Dec 22 2023 00:13:45	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 71

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr		Upstart Network, Inc
cr	*+	Upstart Network, Inc, P O Box 1931, Burlingame, CA 94011-1931

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Brian C. Thompson	on behalf of Joint Debtor Leanne M. Foster bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Debtor Richard A. Foster bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Jenna Anne Ratica	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue Bureau of Compliance jratica@attorneygeneral.gov
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 8